DOCUMENT RESUME

ED 105 347 CG 009 718

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TITLE Current Student Attitudes: Possible Implications for Business and Education. A Conference Report of the University Advisory Council.
INSTITUTION Institute of Life Insurance, New York, N.Y.
PUB DATE Mar 74
NOTE 17p.; Report on the Conference on the Implications of Current Student Attitudes (Princeton, New Jersey, March 14-15, 1974)

EDRS PRICE MF-$0.76 HC-$1.58 PLUS POSTAGE
DESCRIPTORS *Business; Changing Attitudes; *College Students; Conference Reports; *Higher Education; Self Evaluation; *Social Change; *Student Attitudes; Surveys

ABSTRACT

This document reports the key findings of a conference on the Implications of Current Student Attitudes. Three groups participated in the conference: university faculty, students from seven northeastern colleges and universities, and executives from the insurance industry. The students were questioned on why campuses are no longer the hotbeds of student activism they were a few years ago, and why a new atmosphere of calm, a zeal for study, a concern for career opportunities, and a blurring of political issues are characteristic of campuses throughout the country. The conferees sought to explore the reasons why these dramatic attitude shifts have taken place, and the implications of these changes for the life insurance industry, the entire business community, and society generally. The conferees found, in essence, that student interests and attitudes have become more introspective and less dramatically expressed than they were before, but the students are not, as feared, apathetic. Implications for business and higher education are discussed. (Author/PC)

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CURRENT POSSIBLE STUDENT IMPLICATIONS FOR ATTITUDES TOWARD PEERS AND EDUCATION

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CURRENT STUDENT ATTITUDES: POSSIBLE IMPLICATIONS FOR BUSINESS AND EDUCATION

A report on a conference
held at Princeton University
on March 14-15, 1974.

INTRODUCTION

In the late 1960s, when college campuses were erupting and student activism was the rule, it was clear that there was a need to understand what was going on and how universities and society as a whole were being affected. In order to meet this need, the Institute of Life Insurance created the University Advisory Council whose stated goal is to help the life insurance industry better understand what is taking place on campuses. In a general sense, the Council functions as an instrument of information and analysis linking the life insurance industry and colleges and universities.

On March 14-15, 1974, the Institute of Life Insurance sponsored a Conference at Princeton University on the Implications of Current Student Attitudes. Members of the University Advisory Council and other conferees met to explore the nature of current student attitudes. They questioned why campuses are no longer the hotbeds of student activism that they were only a few short years before; why a new atmosphere of calm, a zeal for study, a concern for career opportunities, and a blurring of political issues are characteristic of campuses throughout the country. The conferees sought to explore the reasons why these dramatic attitude shifts have taken place, and the implications of these changes for the life insurance industry, the entire business community, and the society generally.

Three distinct groups participated in the Conference: university faculty, students from seven Northeastern colleges and universities, and executives from the insurance industry. The faculty members were both administrators and professors who, by the nature of their jobs, serve as advisors to a great number of students. The students participating were chosen because of their involvement in campus activities, giving them special opportunity to understand and reflect upon current student attitudes. The executives from the insurance industry, keenly aware of the importance and difficulty of analyzing current student attitudes, saw the Conference as an opportunity to gain a greater understanding of these attitudes. The Conference was chaired by Edward D. Sullivan, Avalon Professor of Humanities, at Princeton University.

Two sets of national attitude surveys of college students, incorporating trend data from the late 1960s to 1973, were presented and discussed. This report will describe some of the key findings of the Conference.

CURRENT STUDENT ATTITUDES

The principal conclusion of the Conference was that the "calm" on the nation's campuses is very deceptive because it masks a very high level of student frustration and anxiety. These feelings may be focused on less visible concerns; they may be less violently expressed, but they are decidedly there.

The Shrinking Job Market — A Student Concern

The major source of student anxiety is the job market. They think it is shrinking and that jobs are available only for the most diligent and lucky. A few years ago, most students expected to find jobs that were both lucrative and meaningful when leaving college. Today, most would be satisfied with either kind of job but fear they will have neither. Ironically, a national survey shows that students today want even more from their careers than those of a few years ago, even though they expect they will have to settle for less.

Factors Influencing Career Choice. In surveys of national samples of college students, conducted in 1970, 1971, and 1973 by Daniel Yankelovich, Inc., students were asked to select considerations that would have a "relatively strong influence" on their career choices. As Table 1 shows, all but one of the factors have gained in importance since 1970.

TABLE 1

WHAT STUDENTS WANT FROM THEIR CAREERS
(all students)

Influence on Career Choice	Percentage of Students Who Consider Influence Important		
	1970	1971	1973
	%	%	%
Challenge of job	64	66	77
Opportunity to make a meaningful contribution	73	70	72
Free time for outside interests	–	59	69
Ability to express yourself	56	63	68
Money you can earn	36	44	61
Security	33	46	58
Chance to get ahead	–	35	51
Prestige of the job	15	22	28

Source: Daniel Yankelovich, Inc.

Good Grades – A Prerequisite for a Good Job. Anxiety about the job market intensifies anxiety over grades, which are seen as the gateway to more desirable jobs. Concern about grades is most acute among students competing for graduate school places, especially in the traditional professions. Many fear that they will be unable to qualify for the positions they want. The prospect, from the student point of view, is grim. There are fewer places, more applicants, and sharper competition.

In the fields of medicine and law, in particular, the rigidity of admissions standards defies personal or institutional manipulation. There is intense competition and an "every man for himself" attitude. While students may be comrades socially, they are rivals in the serious competition for grades. Students who are not accepted in the graduate or professional school of their choice often feel that there are no worthwhile alternatives open to them; they believe, at age 21, that they are failures.

The Phenomenon of Grade Inflation. Grades, meanwhile, are undergoing an inflation little known or understood outside the academic world. Grade inflation, which refers to the fact that a larger percentage of students are receiving A's and B's, is common on most campuses, with many of the country's finest colleges and universities leading the way. The currency is becoming devalued; an A simply means less than it used to.

Students competing for scarce positions in professional or graduate schools feel they must have A's to guarantee their prospects, with B's seen as the absolute minimum. This feeling is understandable since, in reality, a C+ in a science course can mean the end of a student's chances for medical school admission.

Faculty members are keenly aware of the competitive pressures under which their students labor, and this adds to the inflationary pressure. It is a cycle that feeds itself: higher grades for more students push the entrance requirements to graduate school even higher, which adds new pressures on students at the undergraduate level, which leads to even greater pressure on faculty to give higher grades, . . .

Students at the Princeton Conference expressed great anxiety over grades. One declared, "there is a feeling of wistfulness on campus about the time just passed when students could concern themselves with other things and be less anxious about their future. Despite the stress on grades, some faculty at the Conference expressed disappointment in the work of their students. They felt that students were merely grade conscious, and were often uninterested in real learning.

Student Criticism of Business and Government

Although it may appear that student anxiety over jobs and grades indicates greater acceptance of society's major institutions, especially business and government, this is not the case. Attitude surveys reported

on at the Conference show that student criticism of government and business has remained at very high levels over the past six years. Tables 2, 3, and 4 reflect specific aspects of student attitudes in this area.

TABLE 2

CRITICISM OF BUSINESS AND GOVERNMENT
(all students)

Specific Statement	Percentage of Students in Agreement			
	1969	1970	1971	1973
	%	%	%	%
Business is too concerned with profits and not enough with public responsibility.	90	95	93	94
U.S. foreign policy is based on our own narrow economic and power interests.	84	88	88	88
Business is entitled to earn a profit.	–	–	85	85
Big business needs fundamental reform.	38	50	46	54

Source: Daniel Yankelovich, Inc.

TABLE 3

CRITICISM OF GOVERNMENT
(freshmen only)

Specific Statement	Percentage of Students in Strong or Partial Agreement		
	1971	1972	1973
	%	%	%
Government not controlling pollution	91	90	88
Government not protecting consumer	77	76	78
Government not forcing racial desegregation quickly enough	52	48	49

Source: American Council on Education

TABLE 4

POLITICAL RADICALISM PEAKED IN 1970/1971
(all students)

Specific Statement	Percentage of Students in Agreement				
	1968	1969	1970	1971	1973
	%	%	%	%	%
Basically, we are a racist nation.	–	78	89	81	79
Violence to achieve worthwhile ends is morally wrong.	–	–	–	56	66
This is a sick society.	40	–	–	45	35
Changing society is an important value.	–	33	–	34	24

Source: Daniel Yankelovich, Inc.

Declining Student Activism. As these tables indicate, today's college students are dissatisfied with the status quo. Clearly, however, they are less politically active than they were only a few short years ago. Two explanations for the lack of activism were offered by students at the Conference: a frustration stemming from the belief that their actions could not effectuate any change, and the lack of time to devote to political activity or what might be termed "good works" projects. Some observers had difficulty understanding the first of these explanations, especially since student activism effected major changes on the politics of the late sixties. The protests of students and the work they did for opposing candidates played an important role in the decision of Lyndon Johnson not to run for reelection in 1968. After the invasion of Cambodia and the tragedy at Kent State University in the spring of 1970, student protests caused the suspension of activities in over 100 colleges. And, as a direct result, many colleges granted their students time off before the 1970 national elections to campaign for the candidates of their choice.

Yet after this impressive evidence of power, only 7 percent of the students worked for Democratic candidates and 4 percent for Republicans in the 1970 elections (according to a Gallup poll). Three out of four college students said, however, that they voted in the last election, according to a Daniel Yankelovich study.

Of course, it is unrealistic to hope to make basic changes in an established society in a year or two, but many students were embittered when this could not be accomplished. The need to quickly see their goal realized seems to characterize a large proportion of the college student population.

The second explanation for the lack of student activism also seems unconvincing. Although a number of students said that they do not have time to play an active role in campus or country politics, the typical student—who is free of the restraints of job or family—has more time than most people.

Political Passivity and Self-Involvement. An important influence on the politically passive nature of today's college campuses is the emphasis that students place upon themselves. This orientation, which centers around the importance of individual needs, was frequently referred to at the Conference. Students gave the tight job market as its cause, but it seems to go beyond this. Both self-development and autonomy have become prime values on campus.

A symptom of this personal-needs orientation is the fact that the proportion of students looking forward to marriage dropped 5 percentage points from 66 percent in 1971 to 61 percent in 1973 (reported in a national survey of college students conducted by Yankelovich). There appears to be a direct relationship between the decreasing number of family-directed students and the increasing number of students to whom self-orientation is becoming a major value.

Link Between Changing Attitudes About Personal Freedom and Criticism of Government. Disenchantment and skepticism about government, business, and other large institutions have coincided in time with changing attitudes about personal freedoms. Students expressed a deep and profound desire for freedom that would allow them to control their own lives. To them, this means having as few people as possible telling them what to do. Table 5 shows the extent to which student attitudes toward a number of traditional American personal values have changed.

TABLE 5

MOVEMENT TOWARD NEW VALUE SYSTEM
(all students)

	Percentage of Students Concurring			
	1968	1969	1971	1973
	%	%	%	%
Value Changes That Would Be Welcomed				
Less emphasis on money	65	73	76	80
More acceptance o sexual freedom	–	43	56	61
Very Important Personal Values				
Privacy	–	61	64	71
Living a clean, moral life	–	45	34	34
Religion	–	38	31	28
Patriotism	–	35	27	19

Source: Daniel Yankelovich, Inc.

Major elements of the new value system include greater acceptance of sexual freedom, more emphasis on privacy and tolerance, and rejection of materialism.

Implications for the Nonstudent World. Some Americans are perplexed and even frightened by these trends emphasizing personal freedom, many seeing "personal freedom" as the code words for the use of drugs, promiscuous sex, and questionable dress. Just as the drug culture, which seems to have peaked on campuses three or four years ago, was truly frightening to most adults, liberal sexual attitudes are disturbing, especially when one's children or grandchildren are involved.

According to some college administrators at the Conference, some of the anxieties that adults have about the college students of today are misplaced. For example, many adults fear that the prevalence of liberal attitudes among college students, especially relating to sexual behavior, implies equally radical changes in political and other social attitudes. There is, however, no reason to think this. According to one college administrator, even young Republicans on campus, who have for several years been under the sway of the more conservative wing of the party, are often as "liberal" as other students in nonpolitical areas of life. Similarly, there is no evidence to suggest that young people, who smoke marijuana and who are more sexually active than their parents were at college age, will ultimately take their family and community obligations less seriously than previous generations.

The second misplaced anxiety is the fear of further eruptions on campus, similar to those in 1969-70. What most adults fail to realize is that four years ago is only yesterday to them, but on campus, four years is a complete generation. It is startling to realize that the students who graduated from colleges in June 1974 were still in high school at the time of the Cambodian invasion and the tragedy at Kent State University. An entire student generation has come and gone from the nation's campuses since the peak of student unrest during the 1969-70 academic year. There have been no widespread campus disorders during their college years; demonstrations and seizures of campus buildings touched few lives in this generation; and confrontation tactics on campus have virtually disappeared. For this year's graduating seniors, the only campus phenomenon to gain sustained national attention during their college generation has been "streaking."

The Student Generations of the '50s and the '70s Are Different. Those who entered college this past autumn are seeking their own identities, and are experiencing all the fears and frustrations of trying to make it as students. They are not likely to try to duplicate a phenomenon that was surely the result of an unusual convergence of pressures.

It is not that demonstrations are out of the question. A major difference between the students of the 1970s and those of the 1950s, with whom they have been compared, is that the students of the '50s did not have the '60s to look back upon. Disruption of normal campus activities is clearly a choice now. It was not in the '50s.

So, when today's students choose a more studious route, it must be seen as a deliberate step. Most people will think of it as a responsible attitude that holds great promise for the future. But this should not lead to indifference among those whose responsibility it is to mold and shape the institutions that in turn shape all our lives. Institutional leaders should keep in mind the basic themes that were at the heart of the campus disturbances of the late 1960s.

Institutional Relationships with Individuals

The civil rights movement, protests against the war, and the women's movement all have shown that the permissible limits of institutional behavior toward individuals must constantly be questioned and redefined. A generation that is entering the work force is often unprepared to accept unquestioningly the explanations and public postures of the society's key institutions.

Most thoughtful young people are prepared to accept without recriminations the seeming necessity of past growth of American institutional strength at, as they see it, the expense of individuals. But they feel that because the society has achieved a high enough level of strength and sophistication, no further strengthening of institutions at the expense of individuals is acceptable.

Faith in Technology and Progress But Not Leaders. Those who are bothered by this prospect of constant reform should take heart for today's young adults are thoroughly American in their belief in the near inevitability of progress. They cling tenaciously to the idea that one man can or at least ought to be able to make a difference in the progress that takes place. Students at the Conference felt that they could provide a difference in society by improving themselves and making changes in the system when they become part of it.

Today's students are often cynical, but they continue to harbor that most American of beliefs—that there are no insoluble problems. They are children of a technological society, and they believe, in spite of protestations to the contrary, that technology can solve the problems it created.

Faith in technology, however, does not translate into faith in the institutional leaders who control that technology. Quite the contrary. What is lacking, in the opinion of many young people, is the willingness to remove those who sit at the controls of power and to replace them with others who will be more just, equitable, and humane.

POSSIBLE IMPLICATIONS OF STUDENT ATTITUDES

The change in student attitudes could affect the life insurance business and the society as a whole in a number of ways. When this generation of students graduates from college, they will become purchasers of life insurance, employees of life companies, and voters electing legislators who influence the life insurance business as well as the rest of society.

As Purchasers

The concern of students over financial security should lead them to be increasingly interested in purchasing life insurance. However, with fewer students looking forward to marriage and raising a family, there could be an increase in the average age at first marriage and a decrease in the birth rate. This could delay the purchase of life insurance and depress the amount of insurance purchased.

The belief of students that institutions need to become more responsive to personal needs and their feeling that progress is inevitable imply an expectation that life insurance products will adapt to the changing demands of people. Students will not easily accept a product that does not measure up to what they feel is a minimally acceptable standard.

An additional consensus of the Conference related to the expectations of today's women students to play stronger social and economic roles in society than women of the past. Because of this attitude, women will almost certainly become a larger market for life insurance purchases.

As Employees

Competition for places in graduate schools, and the tight job market in teaching and social service occupations could provide life insurance companies with an opportunity to gain new employees of exceptional ability.

Advantages. A number of highly talented students who might not have previously considered employment in a life insurance company will now seek this work. The value of these students lies not only in work they can accomplish, but also in their potential for creating positive changes where they are employed. One company representative attending the Conference noted that organizations do not change unless they are forced into it, but that recent graduates who had become employees had been effective in moving some companies "from attitudes of manipulation toward attitudes of trust."

Disadvantages. On the other hand, there are possible problems in hiring some of these students. As demonstrated, most of them are deeply critical of business and many will have ambivalent feelings about working for life insurance companies. This could lead to job dissatisfaction. The high value placed on autonomy could lead some college graduates to chafe under the everyday realities of a bureaucratic structure. Moreover, the emphasis students put on expressing themselves could produce inefficiency in certain jobs.

The Necessary Balance. Careful recruitment and placement appear to be the keys to successful employment of the new generation of college graduates. It is not likely that those with severe antagonism toward business will be seeking jobs with large corporations. However, those who do apply will want jobs that promise at least some chance for creativity and flexibility. Generally, the feeling is that these students will be well suited for jobs as agents, less successful in many home office positions, and unsuited for jobs involving a great deal of routine work.

As Citizens

Several conferees warned that some of today's students may prove to be a threat to the life insurance business. Psychologist and researcher Daniel Yankelovich uses the term "psychology of entitlement" to refer to a situation in which individuals come to believe they have a guaranteed right to something they strongly desire. In a national survey of college students completed in 1973, over half the students questioned believe that all people have a right to the best medical care available (regardless of ability to pay for it), the right to take part in job decisions, and the guarantee of a college education for their children. Almost 2 in 5 felt that all people are entitled to a secure retirement.

The growing desire for security increases the students' need for insurance, but their difficulty in finding suitable careers could cause them to feel they cannot afford adequate life insurance coverage. These elements could lead to a psychology of entitlement and strong demands that the government greatly increase its financial security programs.

SUMMARY

In essence, student interests and attitudes have become more introspective and less dramatically expressed than they were three or four years ago. But the students are not, as feared, apathetic. Just because their anxieties are more introspective, does not mean they are less significant.

Those concerned with the implications of what college students are doing and thinking should not take too much for granted. They should pay serious attention to the business of making institutions even more responsive to the needs of these young people, as well as to the needs of all the citizens in the society.

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